

REMARKS

Claims 1, 3-10, 12-14, and 16-24 are pending in the instant application. Claims 1, 3-10, 12-14, and 16-24 have been rejected by the Examiner. Claims 1, 12, and 19 have been amended. The Applicants submit that claims 1, 3-10, 12-14, and 16-24 are in condition for allowance and respectfully request reconsideration and withdrawal of the outstanding rejections. No new matter has been entered.

Support for Claim Amendments

Support for the amendments to claims 1, 12, and 19 may be found throughout the Applicant's specification and drawings (see, e.g., paragraphs [0021], [0024], and [0025]).

Claim Rejections Under 35 USC §103

Claims 1, 6, 7, 10 and 19 have been rejected under 35 USC 103(a) as being allegedly unpatentable over Miller, et al. US 2002/0046093 (hereinafter "Miller") in view of Farnham, et al., US 2003/0158855 (hereinafter "Farnham") and further in view of Lucas, US 2001/0051905 (hereinafter "Lucas").

Claims 3, 4, 12, 13 and 20 have been rejected under 35 USC 103(a) as being allegedly unpatentable over Miller, Farnham, and Lucas, and further in view of Praisner, et al. US 2002/0174030 (hereinafter referred to as "Praisner").

Claims 5, 14 and 22 have been rejected under 35 USC 103(a) as being allegedly unpatentable over Miller, Farnham, Lucas, and Praisner and further in view of Agrawal, et al. US 6,061,682 hereinafter referred to as "Agrawal").

Claims 8, 9, 18 and 24 have been rejected under 35 USC 103(a) as being allegedly unpatentable over Miller, Farnham, and Lucas, and further in view of Keskar, et al. US 2004/0259536 (hereinafter referred to as "Keskar").

Claims 16, 17 and 23 have been rejected under 35 USC 103(a) as being allegedly unpatentable over Miller, Farnham, Lucas, and Praisner and further in view of Official Notice.

The Applicants traverse the outstanding rejections for at least the reasons presented herein. Independent claim 1 has been amended to recite, *inter alia*, “wherein the analysis includes:

comparing the electronic activities with previously-conducted electronic activities by the network user;

applying user-defined policies of the network user to the electronic activities; and

determining whether the user-defined policies are in conflict with the transaction;

wherein the transaction is executed upon determining the user-defined policies are not in conflict with the transaction.”

These features are not taught by any of the cited references, either alone or in combination. The Examiner relies upon Miller for teaching the user-defined policies applied to electronic activities, citing paragraphs [0132]-[0134], [0159], [0163], and [0192] in support. However, these policies are directed to the products and services offered and not the policies of the network user who is conducting the online activities. Thus, Miller may not be relied upon for teaching or suggesting “wherein the analysis includes:

comparing the electronic activities with previously-conducted electronic activities by the network user;

applying user-defined policies to the electronic activities; and

determining whether the user-defined policies are in conflict with the transaction;

wherein the transaction is executed upon determining the user-defined policies are not in conflict with the transaction,” as recited in claim 1. The application of Farnham, Lucas, Praisner, Agrawal, and Keskar fail to cure the deficiencies of Miller. For at least this reason, claim 1 is patentable over the cited references, alone and in combination.

Independent claims 12 and 19 are believed to be patentable over the cited references for at

least the reasons advanced above with respect to claim 1. Claims 3-10, 13, 14, 16-18, and 20-24 are believed to be patentable over the references for at least the reason they depend from what should be allowable base claims.

As none of the references teaches, suggests, or renders obvious the features recited in the Applicants' claims, the Applicants submit that claims 1, 3-10, 12-14, and 16-24 are in condition for allowance and respectfully request reconsideration and withdrawal of the rejections.

CONCLUSION

It is believed that the foregoing amendments and remarks fully comply with the Office Action and that the claims herein should now be allowable to Applicants. Accordingly, reconsideration and allowance is requested. It is submitted that the foregoing amendments and remarks should render the case in condition for allowance.

If there are any additional charges with respect to this Amendment or otherwise, please charge them to Deposit Account No. 06-1130.

Respectfully submitted,

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